



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Krouse Et. Al.) Group Art Unit: Unknown
)
Application Serial No.: 10/725,911) Examiner: Unknown
)
Filed: December 2, 2003)
)
For: REMOTE LOCATION CREDIT)
CARD TRANSACTION SYSTEM)
WITH CARD PRESENT SECURITY)
SYSTEM)

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Box Non-fee amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the duty of disclosure set forth in 37 CFR §1.56 and in accordance with 37 CFR §1.97-§1.99, applicants submit herewith the references listed in the accompanying form PTO/SB/08A. It is requested that the references be considered and be made of record in this application.

U. S. Patent No. 5,826,241 (Stein et al.) discloses a computerized system for making payments and authenticating transactions over the internet but fails to disclose a remote transaction system with card present security.

U. S. Patent No. 5,903,721 (Sixtus) discloses a method and system for secure online transaction processing but fails to disclose a remote transaction system with card present security.

U. S. Patent No. 6,247,129 B1 (Keathley et al.) discloses a secure electronic commerce employing integrated circuit cards but fails to disclose a remote transaction system with card present security.

U. S. Patent No. 6,282,522 B1 (Davis et al.) discloses an internet payment system using smart card but fails to disclose a remote transaction system with card present security.

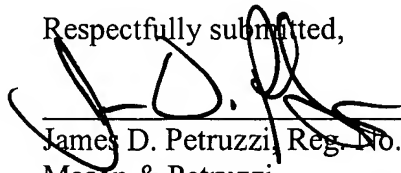
U. S. Patent Application Publication No. US 2001/0037312 (Gray et al.) discloses a smart card internet authorization system but fails to disclose a remote transaction system with card present security.

U. S. Patent Application Publication No. US 2002/0038286 (Koren et al.) discloses a system and method for secure e-commerce but fails to disclose a remote transaction system with card present security.

It should be understood that the foregoing should not be considered as an admission that the references constitute prior art against applicants' invention. Moreover, it is recognized that the examiner's evaluation of the references may differ from applicants' and, therefore, it is requested that the examiner make an independent study of each reference to determine its relevance and effect, if any, on the application.

Dated: February 27, 2004

Respectfully submitted,

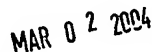

James D. Petruzzii, Reg. No. 35,644
Mason & Petruzzii
4900 Woodway Drive Suite 745
Houston, Texas 77056

CERTIFICATE OF MAILING

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James D. Petruzzii



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Substitute for form 1449/PTO

(Use as many sheets as necessary)

Sheet	1
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of 1

Complete if Known

Application Number	10/725.911
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Filing Date	December 2, 2003
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First Named Inventor	Krouse, W.
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Art Unit

Examiner Name

Attorney Docket Number

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Date _____
Considered _____

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the Indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND

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